

UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF MISSOURI  
SOUTHERN DIVISION

KAROLYN YOUNG,	)	
	)	
Plaintiff,	)	
	)	Cause No: 6:24-CV-03159-MDH
v.	)	
	)	Division No:
CARVANA, LLC, BRIDGECREST,	)	
ACCEPTANCE CORPORATION,	)	
LOSS PREVENTION SERVICES LLC,	)	
And UNITED RECOVERY AND	)	
REMARKETING, LLC,	)	
	)	<b>Defendant demands trial by jury</b>
Defendants.	)	

**DEFENDANT UNITED RECOVERY AND REMARKETING, LLC'S**  
**MOTION TO COMPEL ARBITRATION AND STAY**

COMES NOW Defendant United Recovery and Remarketing, LLC by and through undersigned counsel, pursuant to the Federal Arbitration Act ("FAA"), 9 U.S.C. §§ 1 *et seq.*, and hereby moves this Court for an order compelling Plaintiff Karolyn Young's ("Plaintiff") claims against it to arbitration and staying said claims pending their resolution in arbitration. As grounds for this motion, Defendant respectfully states as follows:

1. On May 29, 2024, Plaintiff commenced this action by filing a Complaint against Carvana, Bridgecrest, LPS, and United Recovery and Remarketing, LLC ("United Recovery"). (*See* Doc. 1.)

2. Plaintiff asserts claims against United Recovery under the Fair Debt Collection Practices Act, 15 U.S.C. § 1692f(6)(A) ("FDCPA") and against Carvana and Bridgecrest under Missouri's enactment of the Uniform Commercial Code, Mo. Rev. Stat. § 400.9-609 ("UCC"). (*See id.* ¶¶ 62–83.)

5. Plaintiff's claims against Defendants directly arise out of and relate to Plaintiff's contract, as the claims all pertain to collection efforts for amounts owed under the contract. The claims are therefore subject to the terms of corresponding Arbitration Agreement, which governs the contract. Accordingly, Plaintiff's claims against Defendants should be submitted to arbitration.

6. All parties want to proceed to Arbitration.

7. The Court has already granted Defendant Carvana's Motion to Compel Arbitration and to stay proceedings pending the outcome of Arbitration on September 11, 2024.

8. Plaintiff has filed a Notice of Non-Opposition to Arbitration.

9. This motion places all of the parties into arbitration and avoids having the same claim decided in completely different venues and arenas.

10. Judicial economy would also suggest that the arbitration is the proper medium for this matter.

**WHEREFORE**, for the foregoing reasons and the reasons set forth in the accompanying Suggestions, Defendant United Recovery and Remarketing, LLC respectfully requests that this Court enter an order compelling Plaintiff's claims against Defendant to arbitration and staying said claims pending their resolution in arbitration.

Respectfully submitted this 15<sup>th</sup> day of October, 2024.

/s/ John P. Rahoy

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The undersigned hereby certifies that the above and foregoing pleading was filed electronically with the above-captioned Court, with notice of case activity to be generated and sent electronically by the Clerk of said Court this 15<sup>th</sup> day of October, 2024 to:

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